



The Role of Zakat Literacy and Zakat Spirituality on Muzakki Compliance Behavior

Muhammad Yusran^{1*}, A. Maharani Dizabrina², Nuraeni M³, Nur Hidayah⁴,
Erty Rospyana Rufaida⁵
Faculty of Economics, University of West Sulawesi

Corresponding Author: Muhammad Yusran: hafidzlife14@gmail.com

ARTICLE INFO

Keywords: Zakat Literacy,
Zakat Spirituality,
Compliance Behavior in
Paying Zakat

Received : 14, October
Revised : 30, Noember
Accepted: 10, December

©2024 Yusran, Dizabrina,
Nuraeni M, Hidayah, Rufaida(s):
This is an open-access article
distributed under the terms of the
[Creative Commons Atribusi 4.0
Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This study examines the influence of zakat literacy and zakat spirituality on the compliance behavior of muzakki in paying zakat. The independent variables are zakat literacy and zakat spirituality, while the dependent variable is compliance behavior in paying zakat. A quantitative approach was employed, with the research conducted in Majene District, West Sulawesi. The population consists of muzakki who meet the criteria for the study. A sample of 80 respondents was selected using purposive sampling, with calculations based on the percentage formula. Data analysis was performed using multiple linear regression. The results show that both zakat literacy and zakat spirituality significantly and positively influence the compliance behavior of muzakki in paying zakat.

INTRODUCTION

Zakat, as one of the pillars of Islam, plays an important role in encouraging wealth redistribution, reducing poverty, and improving social welfare. With the largest Muslim population in the world, Indonesia has an annual zakat potential of IDR 327 trillion, according to a report by the Ministry of Economic Coordination (2022). However, there is a significant gap between this potential and the actual collection, which only reached IDR 21.3 trillion in 2022. This highlights the challenges in optimizing zakat management in Indonesia, especially in improving the compliance of zakat payers (muzakki). The moderate level of zakat literacy in society, as indicated by the Zakat Literacy Index (Puskas-BAZNAS, 2019), which stands at 69.79, is one of the main hindrances.

In addition to literacy, the individual's spirituality dimension, which includes values such as empathy, sincerity, and social responsibility, also plays a key role in driving compliance behavior. A study by (Piedmont, 1999) emphasized that spiritual values encourage individuals to fulfill religious obligations more faithfully, including paying zakat. Perspective can also influence a person's actions, making it subjective, objective, or based on values and norms. Subjective reasons are usually based on personal views such as values, personality, preferences, or even technicalities. Meanwhile, objective perspectives are often linked to innovation, technology, and business social organizations (Yusran, 2021). However, despite this significant potential, the low zakat collection shows that there are systemic and behavioral challenges, including a lack of zakat literacy, trust in zakat management institutions, and a lack of spiritual awareness in society.

This study is motivated by two main issues. First, the low zakat literacy among the community, leading to a lack of understanding regarding zakat obligations, calculation, and distribution. Second, the spirituality of zakat, which has not yet been fully utilized as an instrument to motivate muzakki compliance. Previous studies have highlighted the importance of zakat literacy in increasing public awareness (Hidayah, 2020), but the results vary depending on the geographical and social context. Meanwhile, zakat spirituality tends to be approached individually without considering its simultaneous impact with zakat literacy on muzakki compliance behavior.

To address these issues, this study integrates zakat literacy and zakat spirituality into a research model to evaluate their combined impact on muzakki compliance. Zakat literacy is considered a cognitive dimension, while zakat spirituality represents an affective dimension that can influence individual motivation and awareness in paying zakat. This study is expected to provide a deeper understanding of these factors and explain how educational and spiritual

approaches can be strategically used to improve muzakki compliance in areas with high zakat potential but low realization, such as in Banggae Timur District, Majene Regency.

Previous studies have provided insights into the influence of zakat literacy (Hidayah, 2020) and zakat spirituality (Nurjannah, 2018) on muzakki compliance, but few have explored the simultaneous relationship between the two. Banggae Timur District, with a zakat potential of IDR 90.95 billion in 2022 but only a realization of IDR 3.59 billion, is an ideal location to explore this relationship. The unique sample of this study consists of muzakki who meet certain criteria, namely Muslim individuals with income reaching the nisab and residing in the study area. This approach allows the study to capture the relevant local context and offers limited but significant generalizations for similar situations in Indonesia.

The main contribution of this study is to enrich theory and practice in zakat management, particularly by introducing the integration of zakat literacy and zakat spirituality as determinants of compliance behavior. This study also provides practical contributions to zakat management institutions such as BAZNAS in designing more effective programs to improve zakat collection. In the theoretical context, this study enriches the literature by investigating the simultaneous relationship between the cognitive dimension (zakat literacy) and the affective dimension (zakat spirituality), which has not been extensively researched together.

The objective of this study is to examine the impact of zakat literacy and zakat spirituality on muzakki compliance in Banggae Timur District, both individually and simultaneously. The research questions guiding this study are as follows:

1. Does zakat literacy have a significant effect on muzakki compliance?
2. Does zakat spirituality significantly affect muzakki compliance?
3. What is the simultaneous effect of zakat literacy and zakat spirituality on muzakki compliance?

Using a quantitative approach based on multiple linear regression analysis, this study aims to produce findings that can serve as the basis for better zakat management policies and practices in Indonesia.

THEORETICAL REVIEW

Zakat Literacy

Zakat literacy is the individual's ability to understand, calculate, and access information about zakat, thereby encouraging awareness and compliance with zakat payment in accordance with Islamic law. According to Puskas-BAZNAS (2019) zakat literacy encompasses knowledge of zakat obligations, the eight categories of zakat recipients (asnaf), zakat calculation, and the types of wealth that must be paid as zakat. Zakat literacy not only serves as a means of conceptual understanding but also plays a crucial role in building public trust in zakat management institutions. A study by Hidayah (2020) found that zakat literacy has a significant impact on muzakki compliance. In contrast, a study by Pertiwi (2020) showed that zakat literacy does not significantly affect zakat payment compliance, suggesting the potential influence of other factors such as trust in zakat institutions.

Zakat literacy manifests through various elements of knowledge and skills related to zakat. Puskas-BAZNAS (2019) details five components of zakat literacy: general knowledge about zakat, understanding the obligation to pay zakat, mastery of zakat calculation, understanding the eight asnaf of zakat, and recognition of zakat objects. These manifestations are essential for raising public awareness of zakat payment. A study by Widodo (2024) states that muzakki with high zakat literacy tend to be more compliant in paying zakat. On the other hand, a study by Canggih & Indrarini (2021) shows that zakat literacy does not always influence compliance if zakat institutions are not transparent.

H1: Zakat literacy has a significant partial effect on zakat payment compliance behavior.

Categorization of Zakat Spirituality

Zakat spirituality encompasses the religious and moral dimensions that encourage individuals to fulfill their zakat obligations. Piedmont (1999) explains that spirituality consists of three main dimensions: (1) transcendental experiences that provide a sense of connection to God, (2) awareness of life's purpose that involves charity and social responsibility, and (3) social piety characterized by concern for others. In the context of zakat, spirituality directs muzakki to understand that zakat is not only a religious obligation but also a form of social solidarity. A study by Salsabila (2023) in Malang found that the spirituality of muzakki has a positive relationship with the intention to pay zakat.

Zakat spirituality is the religious and moral dimension that underlies the actions of muzakki in paying zakat. Piedmont (1999) also mentions that spirituality is an internal drive to behave in accordance with religious and humanitarian values. In Islam, zakat is an act of worship that fosters social concern and responsibility towards Allah SWT. This dimension includes the belief that zakat is a means of expiating sins, charity for the afterlife, and a tool

to strengthen social solidarity. Novitasari (2021) found that higher levels of spirituality are associated with an increased intention to pay zakat.

H2: Zakat spirituality has a significant partial effect on zakat payment compliance behavior.

Zakat Payment Compliance

Zakat payment compliance is defined as an individual's action in fulfilling the zakat obligation according to Islamic law. Wildani (2020) explains that compliance includes an individual's willingness to adhere to the applicable rules or norms. In the context of zakat, compliance is influenced not only by understanding the law of sharia but also by social and institutional factors, such as the transparency of zakat institutions. A study by Wildani (2020) found that zakat compliance is influenced by zakat literacy and trust in zakat institutions. However, research by Diana (2022) shows that compliance is more influenced by income and socialization factors.

Zakat payment compliance is manifested in four main dimensions: (1) paying zakat on time, (2) paying zakat according to sharia, (3) involving income or wealth that has reached the nisab, and (4) respecting the rights of others through zakat distribution. Damanhur et al. (2023) explains that this behavior reflects both sharia compliance and social concern. Research by Murhaban & Merawati (2018) found that individuals with high levels of compliance tend to pay zakat regularly to official institutions. However, other studies suggest that compliance can decline if zakat management institutions lack transparency or are not trusted by the public (Cahyani, 2024).

H3: Zakat literacy and zakat spirituality have a significant simultaneous effect on zakat payment compliance behavior.

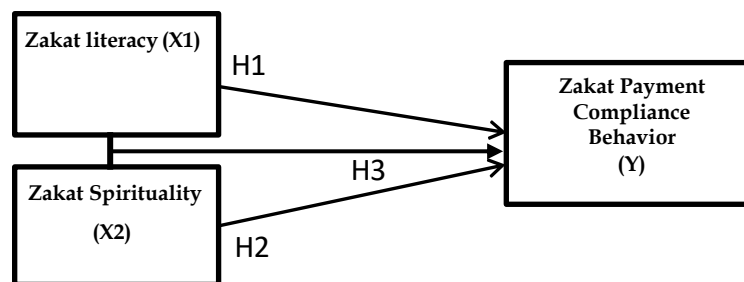


Figure 1. Conceptual Framework

METHODOLOGY

This research methodology is designed to address the main objective, which is to analyze the effect of zakat literacy and zakat spirituality on the compliance behavior of muzakki in paying zakat. This study employs a quantitative approach, focusing on measuring the relationship between variables using data that can be statistically analyzed. This approach is considered most appropriate because it provides objective results that can be generalized (Sudaryono, 2017).

The research was conducted in the East Banggae District, Majene Regency, West Sulawesi Province. This location was chosen because it has a large zakat potential but has not been fully mobilized. According to BAZNAS data from 2022, the actual zakat receipt in this area reached IDR 3.59 billion out of a potential of IDR 90.95 billion. This shows a gap between the potential and actual zakat collection. Data collection was carried out from April to May 2024 using questionnaires as the primary tool.

The population of this study consists of all muzakki residing in East Banggae District. Muzakki is defined as a Muslim individual who has the obligation to pay zakat according to Islamic law. Since the exact population size is unknown, this study uses purposive sampling technique. The criteria for respondents include individuals who are Muslim, earn above the zakat nisab, and reside in the study area. The sample size is determined using Slovin's formula with a confidence level of 90% and a margin of error of 10%, resulting in a minimum of 67 respondents. To ensure data validity, 80 questionnaires were distributed.

The questionnaire consists of three main sections: questions measuring zakat literacy, zakat spirituality, and compliance behavior in paying zakat. Zakat literacy is measured based on knowledge about zakat in general, the obligation to pay zakat, understanding the eight asnaf of zakat, the ability to calculate zakat, and knowledge of zakat objects (Puskas-BAZNAS, 2019). Zakat spirituality is measured through the attitude of fulfilling the obligations of the five pillars of Islam, awareness of the purpose of zakat, concern for others, and the belief that zakat is a form of worship (Piedmont, 1999). Meanwhile, public interest in zakat awareness is influenced by factors such as religiosity, trust, knowledge, and income. This is in line with the concept of Islamic economics, where knowledge of zakat obligations must be provided to the public to raise awareness of paying zakat (Azzumar, 2022).

Before performing regression analysis, the data is tested using data quality tests and classical assumption tests. The data quality tests include validity tests to ensure that the instruments measure what they are intended to measure, and reliability tests using Cronbach's Alpha, where an alpha value greater than 0.6 is considered reliable. The classical assumption tests include normality tests to ensure the residual data distribution is normal, multicollinearity tests to ensure

no strong linear relationship between the independent variables, and heteroscedasticity tests to ensure the residual variance is homogenous.

The data is analyzed using multiple linear regression methods to determine the effect of zakat literacy and zakat spirituality on muzakki compliance behavior. The regression equation used is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots e$$
$$= 5,267 + 0,219 X_1 + 0,582 X_2$$

Using this regression model, this study will identify whether zakat literacy and zakat spirituality significantly affect muzakki compliance behavior in paying zakat, both separately and simultaneously.

The constant value (α) of 5.267 indicates that if the independent variables, namely Zakat Literacy (X_1) and Zakat Spirituality (X_2), are both zero, the value of Zakat Compliance Behavior (Y) will be equal to the constant, which is 5.267. The regression coefficient (β_1) for the Zakat Literacy variable (X_1) is 0.219, meaning that for every increase of one unit in Zakat Literacy (X_1), the Zakat Compliance Behavior (Y) will increase by 0.219, assuming no other factors influence and all other variables are held constant.

To test the hypothesis, a T-test is conducted to assess the partial effect of each independent variable on the dependent variable, as well as an F-test to examine the simultaneous effect. The coefficient of determination (R^2) is also calculated to measure the proportion of variance in zakat compliance behavior that can be explained by zakat literacy and zakat spirituality.

This approach is expected to provide a deeper understanding of the factors influencing muzakki compliance behavior in paying zakat. With a systematic method and valid analysis tools, the results of this research are anticipated to make a significant contribution to the academic literature and zakat management in Indonesia.

RESULTS

This chapter presents the results of the data analysis obtained from the study and discusses them in the context of relevant literature. The explanation is designed to provide a deeper understanding of the relationship between zakat literacy, zakat spirituality, and the compliance behavior of muzakki in paying zakat in Banggae Timur District.

Research Results

Data Collection Description

The data collection process was carried out using a questionnaire distributed to 80 respondents in Banggae Timur District. The questionnaire was designed to assess zakat literacy, zakat spirituality, and zakat compliance behavior based on pre-established indicators. The collected data were analyzed using multiple linear regression to understand the causal relationships between the variables.

Validity and Reliability Analysis

To ensure the research instrument's reliability, validity and reliability tests were conducted. The results of the validity test showed that all question items had a correlation greater than 0.3, thus confirming their validity. Additionally, the reliability test showed that the Cronbach's Alpha value for each variable was greater than 0.6, meaning that the research instrument is reliable (Sugiyono, 2020).

Multiple Linear Regression Analysis

The results of the multiple linear regression analysis showed that zakat literacy and zakat spirituality have a significant effect on the muzakki's behavior in complying with zakat payment. The regression equation obtained is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + e \quad (1)$$

$$= 5,267 + 0,219 X_1 + 0,582 X_2 \quad (2)$$

Y = Compliance Behavior

X1 = Zakat Literacy

X2 = Zakat Spirituality

α = Constant/Variable Number

$\beta_1, \beta_2, \beta_3$ = Regression Coefficients

e = Error

The regression coefficients show that each increase in zakat literacy and zakat spirituality will enhance the muzakki's behavior in complying with zakat payments.

Zakat Literacy and Compliance Behavior

The research findings indicate that zakat literacy significantly influences the muzakki's compliance behavior. This result is consistent with studies by Hidayah (2020); Hikmah et al. (2023); Sutrisno (2024), which show that a high level of zakat literacy positively correlates with an individual's obedience in paying zakat. Zakat literacy includes an individual's ability to understand the

concept of zakat, its calculation, and its distribution according to Islamic law. Muzakki with a good understanding tend to be more compliant in fulfilling their zakat obligations because they understand the impact of zakat in alleviating poverty and improving social welfare (Puskas–BAZNAS, 2019).

In Banggae Timur District, the level of zakat literacy among the community still requires attention, as reflected in the gap between zakat potential and its actual collection. Improving zakat literacy through comprehensive education can be one solution to encourage muzakki compliance. Good literacy not only affects individual behavior but also their trust in zakat management institutions, which is an important factor in the decision to pay zakat through official institutions.

Zakat Spirituality and Compliance Behavior

This study also finds that zakat spirituality significantly influences the compliance behavior of muzakki. These results are consistent with research by Piedmont (1999), Hikmah et al. (2023) and Nikmah & Fahrullah (2024), which state that spiritual values play a crucial role in shaping individual behavior. Zakat spirituality refers to an individual's religious beliefs and attitudes that drive them to fulfill zakat obligations as part of their responsibility to Allah and fellow human beings.

Individuals with high spiritual levels tend to view zakat not only as an obligation but also as an act of worship that brings them closer to Allah and as a form of social care. These findings support the research by Mukhibad et al. (2019) and Billah (2021), which shows that spirituality increases the moral responsibility of muzakki to pay zakat. In Banggae Timur District, spiritual values can be instilled through relevant preaching and collective awareness programs involving the local community.

Simultaneous Influence of Zakat Literacy and Zakat Spirituality

Simultaneously, both zakat literacy and zakat spirituality have a significant influence on zakat compliance behavior (Nikmah & Fahrullah, 2024; Irsanti & Pamuncak, 2024). This finding emphasizes that these two factors complement each other in encouraging muzakki compliance. Zakat literacy provides a strong knowledge base, while zakat spirituality offers intrinsic motivation that encourages action.

This research supports the theoretical model proposed by the Theory of Reasoned Action by Ajzen & Fishbein (LaCaille, 2013), which states that an

individual's intention to act is influenced by their attitude and subjective norms. In the context of zakat, zakat literacy functions as a subjective norm that strengthens the intention to comply, while zakat spirituality contributes to a positive attitude towards paying zakat.

DISCUSSION

This research has several important implications. Practically, the results of this study can be used by zakat management institutions such as BAZNAS to develop more effective strategies to improve muzakki compliance. An integrated zakat education program, strengthened by spiritual values, could serve as a solution to bridge the gap between zakat potential and its actual collection.

Academically, this study enriches the literature on zakat management by providing empirical evidence of the importance of literacy and spirituality in shaping muzakki compliance behavior. This research also expands the application of the Theory of Reasoned Action in the context of Islamic finance, particularly zakat, by highlighting the interaction between subjective norms (zakat literacy) and attitudes towards behavior (zakat spirituality).

This research aims to analyze the effect of zakat literacy and zakat spirituality on the behavior of muzakki compliance in paying zakat in Banggae Timur District, Majene Regency. The results show that both zakat literacy and zakat spirituality, both partially and simultaneously, have a significant influence on zakat compliance behavior. Zakat literacy contributes to increasing muzakki's awareness and understanding of zakat obligations, while zakat spirituality motivates action through religious values and social responsibility.

These findings emphasize the importance of both variables as determinants of muzakki compliance behavior. Good zakat literacy enables muzakki to comprehensively understand the concept, calculation, and benefits of zakat, which ultimately encourages compliance. On the other hand, zakat spirituality provides emotional and moral encouragement for muzakki to carry out their obligations as an act of worship and a responsibility to Allah SWT.

CONCLUSIONS AND RECOMMENDATIONS

This research has several important implications. Practically, the results of this study can be used by zakat management institutions such as BAZNAS to develop more effective strategies to improve muzakki compliance. An integrated zakat education program, strengthened by spiritual values, could serve as a solution to bridge the gap between zakat potential and its actual collection.

Academically, this study enriches the literature on zakat management by providing empirical evidence of the importance of literacy and spirituality in shaping muzakki compliance behavior. This research also expands the application of the Theory of Reasoned Action in the context of Islamic finance,

particularly zakat, by highlighting the interaction between subjective norms (zakat literacy) and attitudes towards behavior (zakat spirituality).

This research aims to analyze the effect of zakat literacy and zakat spirituality on the behavior of muzakki compliance in paying zakat in Banggae Timur District, Majene Regency. The results show that both zakat literacy and zakat spirituality, both partially and simultaneously, have a significant influence on zakat compliance behavior. Zakat literacy contributes to increasing muzakki's awareness and understanding of zakat obligations, while zakat spirituality motivates action through religious values and social responsibility.

These findings emphasize the importance of both variables as determinants of muzakki compliance behavior. Good zakat literacy enables muzakki to comprehensively understand the concept, calculation, and benefits of zakat, which ultimately encourages compliance. On the other hand, zakat spirituality provides emotional and moral encouragement for muzakki to carry out their obligations as an act of worship and a responsibility to Allah SWT.

FURTHER STUDY

Although this study provides significant results, there are several limitations. First, this study is limited to one geographical area, Banggae Timur District. Therefore, generalizing the results to other regions requires additional research. Second, this study uses a quantitative approach that may not deeply capture the social and emotional factors affecting muzakki behavior. Further research with a qualitative approach could provide richer insights into these dynamics.

Future studies could also explore the role of other factors, such as the transparency of zakat management institutions or the influence of social communities, on compliance behavior. Additionally, longitudinal studies could be conducted to observe changes in muzakki behavior over time, especially after the implementation of zakat education programs.

This study contributes to existing knowledge by providing new insights into the factors influencing zakat compliance behavior. By integrating a quantitative approach to measure the impact of zakat literacy and zakat spirituality, this research offers a holistic perspective that has been underexplored in zakat literature. These findings provide a solid foundation for

zakat managers to design more comprehensive interventions to improve muzakki compliance.

This study is significant in reinforcing the role of zakat as a social financial instrument that not only helps alleviate poverty but also promotes social justice. By identifying the key factors driving muzakki compliance, this research provides a framework that can be used by zakat managers to achieve optimal zakat potential. Ultimately, this study makes a meaningful contribution to advancing a better, more sustainable zakat management system in Indonesia.

ACKNOWLEDGMENT

With deep gratitude, I would like to express my sincere thanks to all parties who have provided valuable contributions in supporting this research until it was successfully completed. Their attentive guidance played a significant role in helping me overcome various challenges throughout this research. Finally, I extend my thanks to everyone who, either directly or indirectly, assisted in completing this study. May all forms of help and support be rewarded by Allah SWT.

REFERENCES

- Azzumar, A. N. (2022). *Analisis Faktor-faktor yang Mempengaruhi Minat Masyarakat Dalam Membayar Zakat Perspektif Ekonomi Islam (Studi : BAZNAS Kabupaten Lampung Utara)*.
<https://repository.radenintan.ac.id/21141/1/bab1-bab2.pdf>
- Billah, M. M. (2021). *Islamic Wealth and the SDGs: Global Strategies for Socio-Economic Impact*. Springer Nature.
- Cahyani, N. (2024). Pengaruh Transparansi Laporan Keuangan, Akuntabilitas Pengelolaan Dana Terhadap Tingkat Kepercayaan Muzakki untuk Membayar Zakat Pada LAZ Inisiatif Zakat Sumut. *JURNAL MANAJEMEN AKUNTANSI (JUMSI)*, 4(1), 505–522. <https://doi.org/DOI:https://doi.org/10.36987/jumsi.v4i2.4312>
- Canggih, C., & Indrarini, R. (2021). Apakah Literasi Mempengaruhi Penerimaan Zakat? *JESI (Jurnal Ekonomi Syariah Indonesia)*, 11(1), 1. [https://doi.org/10.21927/jesi.2021.11\(1\).1-11](https://doi.org/10.21927/jesi.2021.11(1).1-11)
- Damanhur, Nur, M. M., Falahuddin, & Khaiunnisa. (2023). Analisis Kepatuhan Membayar Zakat Bagi Masyarakat. *El-Amwal: Jurnal Ekonomi Dan Keuangan Syariah*, 6(1), 16–31.
- Diana, R. (2022). Pengaruh Pendapatan, Religiusitas dan Sosialisasi Terhadap Kepatuhan Muzakki Dalam Membayar Zakat (Studi Kasus di BAZNAS Kabupaten Tanjung Jabung *Journal of Islamic Economic and Finance ...*, 3(2), 17–25. <https://online-journal.unja.ac.id/JIEF/article/view/20258%0Ahttps://online->

- journal.unja.ac.id/JIEF/article/download/20258/15077
- Hidayah, U. (2020). *Pengaruh Literasi Zakat, Religiusitas Dan Pendapatan Petani Terhadap Keputusan Membayar Zakat Pertanian Di Desa Kaliyoso Kecamatan Kangkung Kabupaten Kendal*. July, 1–23.
https://eprints.walisongo.ac.id/id/eprint/20113/1/Skripsi_1805026104_Ulil_Hidayah.pdf
- Hikmah, N., Anwar, N., & Katman, M. N. (2023). Pengaruh Literasi Zakat dan Religiusitas terhadap Kepatuhan Membayar Zakat Pertanian: *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(1), 1–21.
<https://doi.org/10.47467/elmal.v5i1.3874>
- Intan Suri Mahardika Pertiwi. (2020). Pengaruh Tingkat Pendapatan, Literasi Zakat dan Kepercayaan terhadap Minat Masyarakat Dalam Membayar Zakat pada Baznas Provinsi Lampung. *Jurnal Ilmu Manajemen Dan Akuntansi*, 8(1), 1–9.
- Irsanti, P. (2024). Pengaruh Literasi , Religiusitas dan Pendapatan Terhadap Kepatuhan Muzakki dalam Membayar Zakat Pertanian di Daerah Bogor : BAZNAS. *Jurnal Kajian Ekonomi & Bisnis Islam*, 5(10), 4029–4042.
<https://doi.org/10.47467/elmal.v5i10.3310>
- LaCaille, L. (2013). *Theory of Reasoned Action BT - Encyclopedia of Behavioral Medicine* (M. D. Gellman & J. R. Turner (eds.); pp. 1964–1967). Springer New York. https://doi.org/10.1007/978-1-4419-1005-9_1619
- Mukhibad, H., Fachrurrozie, F., & Nurkhin, A. (2019). Determinants of the Intention of Muzakki To Pay Professional Zakat. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 8(1), 45. <https://doi.org/10.22373/share.v8i1.4573>
- Murhaban, M., & Merawati, M. (2018). Pengaruh Tingkat Pendapatan Dan Pengelolaan Dana Zakat Terhadap Kepatuhan Masyarakat Membayar Zakat Di Kabupaten Bireuen. *Jurnal Akuntansi Dan Keuangan*, 6(1), 25.
<https://doi.org/10.29103/jak.v6i1.1822>
- Nikmah, Nur Ziyadatun & Fahrullah, A. (2024). *Pengaruh Religiusitas Dan Literasi Zakat Terhadap Kepatuhan Membayar Zakat Profesi Asn Kanwil Kementerian Agama Provinsi Jawa Timur*. 7(2018), 147–157.
<https://doi.org/https://doi.org/10.26740/jekobi.v7n2.p147-157>
- Novitasari, I. (2021). *Model Peningkatan Minat Muzakki Dalam Membayar Zakat*. 1, 52. http://repository.unissula.ac.id/23182/12/S1_Manajemen_30401700099_fullpdf.pdf
- Nurjannah, N. (2018). Psikologi Spiritual Zakat Dan Sedekah. *Istinbath*, 17(1), 179–197. <https://doi.org/10.20414/ijhi.v17i1.40>
- Piedmont, R. (1999). Does Spirituality Represent the Sixth Factor of Personality? Spiritual Transcendence and the Five-Factor Model. *Journal of Personality*, 67. <https://doi.org/10.1111/1467-6494.00080>
- Puskas – BAZNAS. (2019). *Indeks Literasi Zakat : Teori dan Konsep*. Pusat Kajian Strategis – Badan Amil Zakat Nasional (Puskas BAZNAS).
<https://www.puskasbaznas.com/publications/books/1020-indeks-literasi-zakat-teori-dan-konsep>
- Salsabila, R. & M. (2023). Pengaruh Intensi Dan Kegunaan Berzakat Terhadap

- Kesejahteraan Muzakki Lazismu Jawa Timur. *AT-TAWASSUTH: Jurnal Ekonomi Islam*, 13(1), 188–208.
- Sutrisno, I. (2024). *The Influence of Income Level , Educational Background , and Zakat Literacy on Zakat Payer Compliance for Paying Zakat Case Study at National Zakat Agency of Yogyakarta Indonesia*. 04002. <https://doi.org/https://doi.org/10.1051/shsconf/202420104002>
- Widodo, N. D. W. (2024). Faktor-Faktor yang Mempengaruhi Minat Pengguna Platform Digital dalam Membayar ZIS pada Masyarakat (Studi pada Muzaki Kabupaten Sragen). *Jurnal Ilmiah Ekonomi Islam*, 10(1), 786. <https://doi.org/10.29040/jiei.v10i1.12389>
- Wildani, I. F. (2020). *Pengaruh Pendapatan, Religiusitas dan Sosialisasi Terhadap Kepatuhan Muzakki dalam Membayar Zakat di BAZNAS Kabupaten Tanjung Jabung Timur*. <https://repository.unja.ac.id/38650/>
- Yusran, W. dan. (2021). Analisis Faktor Penentu Keputusan Nasaabah Dalam Memilih Jasa Bank Syariah Di Kabupaten Mamuju. *POINT: Jurnal Ekonomi Dan Manajemen*, 3(1), 45–57. <https://doi.org/10.46918/point.v3i1.913>